

Take A Break This Holiday Season And Skip Your November, December Or January Loan Payment!



Dear Member:

As the holiday season gets closer, so does the holiday fun ... *and expenses*. Holiday travel, presents and parties can all cause seasonal stress to your budget. GSA FCU's Skip-A-Payment can help – providing your pocket some extra jingle this wintertime with the additional cash you need – just when you need it most!

Pick Your Month To Skip – November, December Or January

Choose the month you want to skip your loan payment: November, December or January. Based on your individual needs, you can choose to skip your GSA FCU loan payment(s) before the holidays, or once the holidays are over – you decide!

How Skip-A-Payment Works

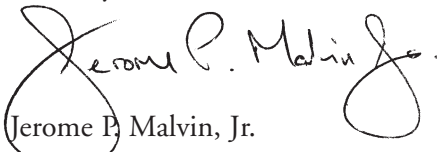
Choose the month you want to skip, pay a low one-time processing fee of \$35 per loan request, and skip your regular scheduled payment(s) on any GSA FCU consumer loan you have (excluding Visa® credit cards and real estate loans). We'll automatically deduct the processing fee from your share savings account, and if your normal loan payment is deducted through payroll deduction or direct deposit, we'll conveniently credit your account for the appropriate payment(s). If the \$35 processing fee is not available in your share savings account, a check may be sent along with the Skip-A-Payment coupon below. Requests will not be processed without payment of the \$35 loan processing fee.

Take Advantage Of This Special Offer Today

Simply choose the month you want to skip your loan payment(s) for, complete and sign the GSA FCU Skip-A-Payment coupon below, and return the coupon to the credit union or fax it to 202-208-4023. It's that easy!

On behalf of GSA Federal Credit Union, I wish you and your family a happy and safe holiday season.

Sincerely,


Jerome P. Malvin, Jr.
President/CEO

Detach At Perforation



GSA FCU Skip-A-Payment Coupon



☐ **YES!** I would like to skip my loan payment for the following month: ☐ November ☐ December ☐ January
I would like to skip my payment for the following loan(s):

	Loan Type	Loan Payment Amount
Member Name _____	<input type="checkbox"/> _____	_____
Member Address _____	<input type="checkbox"/> _____	_____
	<input type="checkbox"/> _____	_____
	<input type="checkbox"/> _____	_____

Member Number _____ E-mail Address _____

Home Phone _____ Work Phone _____

Signature _____ Joint Signature (if applicable) _____

Your account must be current in order to qualify. Your signature authorizes GSA FCU to extend your final loan payment by one month. Interest will continue to accrue on your loan during the month you skip your payment. If your payment is made through payroll deduction or direct deposit, we will credit your payment to your GSA FCU share savings account. The processing fee will be automatically deducted from your share savings. The funds for the fee must be in your account prior to processing. A maximum of two payments may be skipped during the elected month.

Return coupon to the credit union or fax it to 202-208-4023.